

Information to identify the case:

Debtor 1	Jeffrey B. Martin	Social Security number or ITIN	xxx-xx-8355
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-13637-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey B. Martin

3/5/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey B. Martin
Debtor

Case No. 20-13637-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 05, 2021

Form ID: 3180W

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey B. Martin, 502 Balsam Rd., Cherry Hill, NJ 08003-3202
aty	Richard W Gaeckle, Petro Cohen Petro Matarazzo, 1814 E NJ-70, Suite 336, Cherry Hill, NJ 08003
r	+ David Zelinski, Berger Realty, 1330 Bay Ave., Ocean City, NJ 08226-3269
sp	Richard Gaeckle, Petro Cohen Petro Matarazzo, 1814 E NJ-70, Ste. 336, Cherry Hill, NJ 08003
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518745154	Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
518745156	+ Apex Asset Management, Attn: Bankruptcy Dept., PO Box 5407, Lancaster, PA 17606-5407
518842013	++ BIRD CHIROPRACTIC LLC, 1307 WHITE HORSE ROAD, BUILDING B SUITE 200, VOORHEES NJ 08043-2119 address filed with court., Bird Chiropractic, 1000 White Horse Road, #514, Voorhees, NJ 08043
518808182	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518745159	+ Borough of Audubon, Attn: Tax Office, 606 W Nicholson Ave., Audubon, NJ 08106-1930
518745163	Delaware Valley Urology, LLC, PO Box 1029, Mount Laurel, NJ 08054-7029
518745164	+ Diagnostic Pathology Consultants, 520 E 22nd St., Lombard, IL 60148-6110
518745165	EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneapolis, MN 55440-1109
518811116	Emergency Physicians Associates of S Jersey PC, PO Box 1123, Minneapolis, MN 55440-1123
518745166	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518745167	+ Experian, PO Box 4500, Allen, TX 75013-1311
518745168	Federal/NJ State Offset Program, PO Box 283, Trenton, NJ 08646-0283
518745169	+ Frenkel Lambert Weiss Weisman, 80 Main St, #460, West Orange, NJ 07052-5414
518776825	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518745171	+ LabCorp, PO Box 2240, Burlington, NC 27216-2240
518745173	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518790900	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
518745175	PSE&G, ATTN: Bankruptcy Dept, PO Box 709, Newark, NJ 07101-0709
518745174	#+ ProCo, P.O. Box 2462, Aston, PA 19014-0462
518745176	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518745177	+ Rehab Connection, PC, 50 E. Gloucester Pike, Barrington, NJ 08007-1323
518745178	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518745181	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
518786679	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518745182	Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
518745183	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518745186	+ The Heart House, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938
518745187	+ Township of Cherry Hill, Attn: Tax Office, 820 Mercer St., Cherry Hill, NJ 08002-2688
518745188	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518745190	+ Victor G. Mellul, MD, 200 Kings Highway South, Cherry Hill, NJ 08034-2506
518745191	+ Virtua Health, Patient Accounting, 200 Crawford Place, Suite 100, Mount Laurel, NJ 08054-3920
518745192	+ Virtua Medical Group, P.O. Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Mar 05, 2021

Form ID: 3180W

Total Noticed: 60

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 05 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 05 2021 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518822377	EDI: GMACFS.COM	Mar 06 2021 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518745155	+ EDI: GMACFS.COM	Mar 06 2021 01:28:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
518745158	EDI: BANKAMER.COM	Mar 06 2021 01:28:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518745157	+ EDI: BANKAMER.COM	Mar 06 2021 01:28:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518796939	EDI: BANKAMER.COM	Mar 06 2021 01:28:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518745162	+ EDI: LCIFULLSRV	Mar 06 2021 01:28:00	COMCAST, PO Box 1931, Burlingame, CA 94011-1931
518745161	+ Email/Text: tgraff@ocnj.us	Mar 05 2021 20:47:00	City of Ocean City, Attn: Tax Office, 861 Asbury Ave., Ocean City, NJ 08226-3611
518745170	+ EDI: IRS.COM	Mar 06 2021 01:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518745160	EDI: JPMORGANCHASE	Mar 06 2021 01:28:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518745172	+ Email/Text: bknotices@mbandw.com	Mar 05 2021 20:46:00	McCarthy, Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
518745179	+ Email/Text: bankruptcy@savit.com	Mar 05 2021 20:47:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
518745180	+ Email/Text: bankruptcy@savit.com	Mar 05 2021 20:47:00	Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
518745185	EDI: TDBANKNORTH.COM	Mar 06 2021 01:28:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240
518745184	EDI: TDBANKNORTH.COM	Mar 06 2021 01:28:00	TD Bank, Attn: Bankruptcy/TD Card Srvs, Po Box 84037, Columbus, GA 31908
518831503	EDI: TDBANKNORTH.COM	Mar 06 2021 01:28:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
518823185	+ EDI: AIS.COM	Mar 06 2021 01:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518745189	+ EDI: VERIZONCOMB.COM	Mar 06 2021 01:28:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225
518745194	+ EDI: WFFC.COM	Mar 06 2021 01:28:00	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518745193	+ EDI: WFFC.COM	Mar 06 2021 01:28:00	Wells Fargo Bank, Attn: Written Correspondnce Dept, Po Box 10335, Des Moines, IA 50306-0335
518824672	EDI: WFFC.COM	Mar 06 2021 01:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518769601	EDI: WFFC.COM	Mar 06 2021 01:28:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

District/off: 0312-1

User: admin

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Bank of America N.A. DMcDonough@flwlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Bank N. A. jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert Braverman	on behalf of Spec. Counsel Richard Gaeckle rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
Robert Braverman	on behalf of Debtor Jeffrey B. Martin rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11